

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application Number : 09/506,434 Confirmation No.: 8248  
Applicant : Ravi Acharya *et al.*  
Filed : February 18, 2000  
Title : System and Method for Electronic Deposit of Third Party Checks By Non-Commercial Banking Customers From Remote Locations  
TC/Art Unit : 3694  
Examiner: : Ella Colbert  
Docket No. : 47004.000059  
Customer No. : **21967**

**MAIL STOP AMENDMENT**

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

**AMENDMENT AND RESPONSE PURSUANT TO 37 C.F.R. § 1.111(a)**

Applicants hereby respond to the office action dated November 27, 2007 and request consideration of the amendments and remarks made herein.

Amendments to the claims begin on **page 2** of this Response.

Remarks begin on **page 13** of this Response.